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VACATION IN WINTER WONDERLAND

October is a great time to start planning winter trips. A great choice is the St. Paul Winter Carnival, the oldest winter festival in the United States. According to the “Weird Minnesota” travel guide, the carnival got its start when a reporter visited St. Paul in 1885 and called it “another Siberia, unfit for human habitation.” The locals were not pleased. They set out to build an ice palace to show the world that St. Paul was a place all could enjoy.

Today, that tradition continues — and they’ve added other events over the years. They don’t build an ice palace every year, but when they do, it’s sure to please. This year they’ll have a mini ice palace in Rice Park in downtown St. Paul. The park will also host ice sculpture carving and displays from January 30 to February 1, 2017. At the same time, there will be a music festival in the park from January 30 to February 6. The lineup includes Tim Mahoney, the Belfast Cowboys and more.

Parades have been a huge part of the Winter Carnival since the beginning. On January 28, people walk with lights in hand for the Moonglow Parade to celebrate the start of the festival. On the 30th, King Boreas — a mythological figure invented for the Carnival — will lead his court in a parade through downtown. Winter Carnival ends with a parade, too, as the nefarious Vulcanus Rex — another mythological figure — overthrows King Boreas, ending the festivities on February 6 with a dazzling display of fireworks.

Whether your kids are fans of “Frozen,” or you just want to see a frozen city in all its festive glory, consider heading north instead of south this holiday season. Plan a trip to St. Paul and see why its citizens are so proud of their city — a winter paradise for all!



UPCOMING EVENTS

“The Banker’s Secret” Boot Camp
 Edmonton - October 1 and 8
 Calgary - October 15 and 22

“Talk to the Experts” Radio Show
 Calgary 770 CHQR - October 8 at 11 am
 Edmonton 630 CHED - October 29 at Noon

Happy Halloween!
 October 29



THE BANKERS’ SECRET

www.McGuireFinancial.ca

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October 2016



A SEASON FOR GIVING BACK THANKS FOR A GREAT CHARITY GOLF TOURNAMENT

Giving back to our community is incredibly important to all of us at McGuire Financial. And with the holiday season in sight, we’ve found that more people are in the spirit of giving. So, I thought that we should take this opportunity to fill you in on one of the great ways we take care of each other and our community.

A couple of months ago, McGuire Financial hosted our annual philanthropic event: the Charity Golf Tournament. We look forward to this event every year because it’s a great way for all of us to let loose and have some fun for a good cause. It was an awesome tournament with a great turnout. Plus, the weather held out, so all of our guests played a full round of golf.

Throughout the day, we gave away prizes, like tickets for a nice dinner and football packages — all provided by our sponsors. And with the help of our donors and sponsors, we were able to raise \$3,500 for Fort McMurray fire relief. After we came back from our rounds of golf, our guests competed for the \$10,000 hole-in-one, but sadly, everyone missed the shot. I didn’t try, but I’m not confident I would have made it — even I don’t want to reveal my score from the round of golf I played. Better luck next year!

We closed out the day with dinner and networking with clients, colleagues and friends. I’m proud to report everyone had

a good time, and the overall response was positive. We’re all looking forward to our 2017 tournament.

The Charity Golf Tournament was a great way to kick off our fall season. But away from the office, my wife and I welcomed fall with a trip to Alaska. There, we experienced everything you might hope to see and do in the Last Frontier. We walked atop a glacier of wonderful blue colours. It turns out the history of Alaska is told in the forming, melting and moving of glaciers.

During our weeklong trip, we cruised to Juneau, Ketchikan and Skagway. Along the way, we saw whales in their natural habitat. Back on land, we saw mountains and waterfalls, and ate a lot of great food. We visited the Red Dog Saloon and drank Alaskan amber ale. On one of my personal favourite days, we attended a salmon bake, and I can assure you that Alaskan sockeye salmon is as fresh as fresh fish can get.

If you love to travel, I highly recommend a visit to Alaska. It’s an experience you won’t want to miss — just don’t forget to dress in layers!

Until next time,

- Glen P. Zacher, CFP

THANKS TO OUR SPONSORS

We couldn’t have pulled off such a great event without the generosity of our sponsors. We’d like to thank everyone who made the day a success:

- MNP, Premium Sponsor
- Equitable Life
- Canada Life
- 630 CHED
- 109.5 Shine FM
- Business Career College

Thank You!

IS INSTAGRAM RIGHT FOR YOUR BUSINESS?

EMBRACE NEW AND DIFFERENT SOCIAL MEDIA PLATFORMS

Among the many non-Facebook social media platforms out there, Instagram is a solid choice. The site is a visual platform for posting high-quality photos, video, and GIFs. Earlier this year, Instagram breached the lofty 500 million-user milestone, and engagement is high. The question is, will your business do well marketing on Instagram, or should you stick with the tried and true?

You may not be a photo-centric business, like a photographer or artist, but you can still get creative by making photos and videos in your vertical that are clever, cute, behind the scenes and easy to digest. It's a great way to not only showcase your products or services, but also your team, your company culture, and event experiences that your brand is a part of.

At a conference with a celebrity photo op? Snap a selfie and get that on Instagram. Doodling a new logo design for your business? See what Instagram thinks. Just make sure you pair up your visual creativity with effective community management. Engagement is key, and it starts with you.

Like with other platforms, there's a difference between targeting your existing fans or followers and cultivating new leads on Instagram. You'll want to post some content that your own followers will really appreciate, especially on what your brand is up to; but balance this with creative content that's perfect for sharing with the world at large, even non-followers. Share-worthy posts include pictures of you snuggling with your adorable little puppy or pithy inspirational quotes that your audience would love.

As you build your Instagram presence and content strategy, remember that it's ultimately about getting more leads and making more sales, based on measurable and achievable results. Your biggest goal should be engagement rate, which is your total likes and comments divided by the number of followers at the time of your post. Make sure you include a branded hashtag in your bio, as well as a shortened URL that leads back to your website.

Over time you'll be able to gauge whether Instagram is right for your business. With such a significant level of engagement on the platform, Instagram is certainly a worthy next step for businesses who feel their Facebook presence is already solid.

LENDING MONEY TO FAMILY AND FRIENDS



Most of us are familiar with the first rule of lending money to family and friends: *don't*. However, it's not always that simple. Through our sense of loyalty, friendship and familial bond, there are times when we feel a duty to help, even if it means lending cash.

We may have a friend or relative who is going through a tough time and genuinely needs a financial leg up. There is no doubt that lending to family or friends can go wrong, but there are steps you can take to protect yourself and your relationship should you choose to make a loan.

BE ABSOLUTELY SURE OF YOUR DECISION. When you agree to lend money, be sure it's the right decision *for you*. It's not uncommon for the cash-strapped individual to guilt you into a

"yes." If that happens, you are more likely to feel a sense of regret or resentment, according to Dr Irene S. Levine, a psychologist and relationship expert.

LEND A SAFE AMOUNT. When you say yes to a loan, only lend out what makes sense *for you*. Seeing the pattern? Keep *your* best financial interests in mind. Never be willing to go into debt for someone else. If your friend or relative needs a specific amount, but that amount would damage your safety net, suggest a lower amount. The financial experts at LearnVest say it should be an amount you're willing to never see again in a worst-case scenario.

PUT THE LOAN IN WRITING. Don't rely on good faith or memory. While your friend or family member may initially scoff at the idea of a written agreement, it's absolutely necessary. It keeps the terms perfectly clear. Include the loan amount, as well as the repayment schedule; before agreeing to a loan, have a repayment plan in place. Know on what date to expect repayment, either in instalments or in full.

ONE MORE TIP: Even though it's a loan between friends or relatives, make the terms of your loan look as official as possible. Don't write them down on a sticky note or memo pad. Type up the terms of the loan and the repayment plan. Have both parties sign and date it. This **does not** make it an official document; however, you can have the document notarized by a notary public, who also serves as a third-party witness to the terms and document.

BREAK CORNER



I DON'T ALWAYS EAT HALLOWEEN CANDY

BUT WHEN I DO, I EAT FOURTEEN FUN-SIZED PACKS AT A TIME



PUMPKIN SOUP

INGREDIENTS

- 3 tablespoons (45 mL) coconut oil, ghee, light olive oil or any fat of choice
- 1 medium yellow onion, chopped
- 1 medium apple, cored and chopped
- 2 carrots, chopped
- 2 cups (240 mL) broth, veggie or chicken
- 1 ½ cups (350 mL) pumpkin or winter squash puree
- 2-3 sage leaves (whole)
- ¾ cup (160 mL) canned coconut milk
- 2 tablespoons (30 mL) maple syrup (amount depending on apple and pumpkin sweetness, add to taste)
- 2 teaspoons (10 mL) lime juice, to taste
- Sea salt, to taste

DIRECTIONS

1. In a large sauce pan, heat the oil or fat over medium heat.
2. Stir in onion, carrots and apples. Sauté for 5-10 minutes until wilted and soft.
3. Stir in the broth, pumpkin and sage leaves. Bring to a simmer.
4. Simmer for 15-20 minutes.
5. Remove the sage leaves.
6. Puree the soup (in batches if necessary) in your blender or food processor until creamy and no chunks remain.
7. Return to your saucepan and add the remaining ingredients.
8. Heat gently and adjust seasonings to taste.

Recipe courtesy of tessadomesticdiva.com.

DON'T TAKE OUR WORD FOR IT

"I came to McGuire Financial after meeting Jayson. I had encountered a financial problem due to a reversal of a previous decision by the Canada Revenue Agency. This decision of theirs put a great deal of financial burden on me and my wife. After talking with the staff at McGuire, who, by the way, were extremely patient, helpful and knowledgeable, it was decided that doing a consumer proposal would be the most beneficial way to proceed. I decided to act on this advice and am delighted I did. The process has been fairly painless, and the McGuire staff has always been available to answer all of my questions."

— Keith Davis, February 20, 2014

"I came to McGuire Financial almost two years ago. I went through a separation that left me in horrible debt. Thanks to McGuire, I am now able to live a somewhat normal life and not be stressed out so much anymore. I can actually afford to do fun things with my 5-year-old daughter. They are helpful and always answer my questions. I would definitely recommend McGuire Financial to others in my position. It can only get better."

— Melissa Johnson, March 13, 2014

